

United States Bankruptcy Court
Middle District of Tennessee

In re:
JULIE ANNE STAMPS
Debtor

Case No. 21-02597-CMW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0650-3
Date Rcvd: Jan 31, 2022

User: slw0703
Form ID: pdf007

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2022:

Recip ID	Recipient Name and Address
db	+ JULIE ANNE STAMPS, 2620 NEW SALEM HIGHWAY, APT R306, Murfreesboro, TN 37128-5485
7329021	+ CREDIT NINJA, 27 NORTH WACKER DRIVE, SUITE 404, Chicago IL 60606-2800
7329018	+ Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks CA 91411-2546
7329026	LABCORP, PO BOX 2240, Burlington NC 27216-2240
7329027	+ MINTO MONEY, PO BOX 58112, Minto AK 99758-0112
7329028	+ MMC, 1004 NORTH HIGHLAND AVE, Murfreesboro TN 37130-2454
7329030	+ PATRICIA STAMPS, 2086B MEMORIAL DRIVE, Clarksville TN 37043-4641
7329033	+ USAA Federal Savings Bank, Attn: Bankruptcy, 10750 McDermott Freeway, San Antonio TX 78288-1600

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
7329019	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 31 2022 22:57:21	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City UT 84130-0285
7343421	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 31 2022 22:57:26	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
7329020	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 31 2022 22:49:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus OH 43218-2125
7329022	+ Email/PDF: creditonebknofications@resurgent.com	Jan 31 2022 22:57:24	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas NV 89193-8873
7329023	+ Email/Text: electronicbkydocs@nelnet.net	Jan 31 2022 22:49:00	Department of Education/Nelnet, Attn: Bankruptcy, PO Box 82561, Lincoln NE 68501-2561
7329024	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 31 2022 22:49:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 McLeland Road, Saint Cloud MN 56303
7350230	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 31 2022 22:49:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
7352049	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 31 2022 22:49:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
7329025	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 31 2022 22:49:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee WI 53201-3043
7347548	Email/PDF: resurgentbknofications@resurgent.com	Jan 31 2022 22:57:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
7329029	+ Email/Text: bankruptcy@moneykey.com	Jan 31 2022 22:49:00	MONEY KEY, 3422 OLD CAPITAL TRAIL SUITE 1613, Wilmington DE 19808-6124
7329491	+ Email/PDF: rmscedi@recoverycorp.com	Jan 31 2022 22:57:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
7349594	Email/Text: bnc-quantum@quantum3group.com	Jan 31 2022 22:49:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

7352206	+ Email/Text: bncmail@w-legal.com	Jan 31 2022 22:49:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
7329031	+ Email/Text: bankruptcy@speedyinc.com	Jan 31 2022 22:49:00	SPEEDY CASH, 8400 E 32nd St N, Wichita KS 67226-2608
7335620	+ Email/Text: bankruptcy@speedyinc.com	Jan 31 2022 22:49:00	Speedy/Rapid Cash, P.O. Box 780408, Wichita, KS 67278-0408
7329032	+ Email/PDF: gecsedl@recoverycorp.com	Jan 31 2022 22:57:23	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando FL 32896-5060
7330494	+ Email/Text: electronicbkydocs@nelnet.net	Jan 31 2022 22:49:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S 13TH ST SUITE 201, LINCOLN, NE 68508-1911

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2022 at the address(es) listed below:

Name	Email Address
DANIEL CASTAGNA	on behalf of Debtor JULIE ANNE STAMPS cm-ecf@jamesflexerconsumerlaw.com cmecf@ecf.courtdrive.com;castagnadr90985@notify.bestcase.com;szathmarylr90985@notify.bestcase.com
HENRY EDWARD HILDEBRAND, III	hhcef@ch13nsh.com
PRA Receivables Management, LLC	claims@recoverycorp.com
RODNEY LEWIS CALDWELL	on behalf of Debtor JULIE ANNE STAMPS cm-ecf@jamesflexerconsumerlaw.com cmecf@ecf.courtdrive.com
US TRUSTEE	ustpreion08.na.ecf@usdoj.gov

TOTAL: 5



Charles M. Walker

U.S. Bankruptcy Judge

Dated: 1/31/2022



KLC

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE**

DEBTOR **JULIE ANNE STAMPS**
SSN XXX-XX- 2454

Case No. **21-02597-CW3-13**

ORDER CONFIRMING CHAPTER 13 PLAN AND GRANTING RELATED MOTIONS

CONFIRMED WITH CHANGES

The Court finds that all information required under § 521 (a)(1)(B) has been submitted and that the case is not dismissed under § 521(i). The Court further finds that it is in the best interests of creditors and the estate to confirm this case.

The debtor's plan has been transmitted to scheduled creditors and it has been determined after notice and an opportunity for hearing that the plan meets the confirmation requirements of 11 U.S.C. § 1325 and all timely objections to confirmation have been withdrawn, resolved, or overruled. It is, therefore, ORDERED:

1. The plan is confirmed as set out below.
2. A timely proof of claim must be filed before the creditor will be paid under the plan.
3. The debtor shall not incur any debts without approval from the trustee or this Court, except debts necessary for emergency medical or hospital care.
4. The debtor shall not reduce the amounts withheld for taxes on a W-4 submitted to an employer without approval of the trustee or the Court.
5. The trustee shall deduct permitted compensation and expenses in accordance with 28 U.S.C. §586(e).
6. Before making any disbursements to creditors under the plan, the trustee shall disburse to the Court Clerk the sum of **\$313.00** for filing fees.
7. The debtor shall be responsible for the preservation and protection-including insurance-of all property of the estate.
8. The trustee and the debtor retain the right to object to any claims or supplements to claims and to pursue any causes of action for the benefit of the debtor or the estate-including avoidance and recovery actions and actions that would upset the liens of creditors treated as secured under the confirmed plan.

PART 1: NOTICES

The confirmed plan **DOES** include nonstandard provisions, set out in Part 9 below.

This order is final and binding under 11 U.S.C. § 1327 upon entry of the order. This order may include provisions different than what was contained in the original plan. Parties are encouraged to carefully review the terms of this order and the previously noticed plan. Any request to reconsider the terms of this order should be raised within 14 days.

An exhibit attached to this order lists the claims treated under this confirmed plan as of the submission of this order to the Court. This list is subject to modification based on the subsequent allowance or disallowance of claims.

PART 2: PLAN PAYMENTS AND LENGTH OF PLAN

Debtor will make payments to the trustee as follows:

\$260.00 MONTHLY from JULIE ANNE STAMPS(DIRECT PAY)

PLUS NET EEOC AWARD

The plan is expected to last approximately **60** months. The plan will not be complete unless the payments to creditors specified in this order have been made.

Plan “base” and income tax refunds:

Debtors shall pay to the trustee a minimum amount, called a “base,” of **\$15,600.00, PLUS NET EEOC AWARD.**

Any funds remaining from the base after making the other disbursements required by this order shall be used to increase the distribution to allowed nonpriority unsecured claims addressed in § 5.1.

PART 3: TREATMENT OF SECURED CLAIMS

3.1 Maintenance of payments and cure of default under 11 U.S.C. § 1322(b)(5).

There are no long term claims paid by the Trustee.

3.2 Valuation of security and claim modification.

----- **NONE** -----

3.3 Secured claims excluded from 11 U.S.C. § 506.

----- **NONE** -----

3.4 Lien avoidance.

----- **NONE** -----

3.5 Surrender of collateral.

----- **NONE** -----

PART 4: TREATMENT OF PRIORITY CLAIMS (INCLUDING ATTORNEY'S FEES AND DOMESTIC SUPPORT OBLIGATIONS)

4.1 Attorney’s fees.

The balance of fees currently owed to **FLEXER LAW PLLC** is **\$4,250.00**. The total fee awarded to the attorney is **\$4,250.00** pursuant to Administrative Order 20-2.

Except for any fees retained as a "Success Incentive", the balance of fees awarded by this order and any additional fees that may be awarded shall be paid through the trustee as follows: **A monthly payment of \$247.00.**

4.2 Domestic support obligations.

(a) Pre- and postpetition domestic support obligations to be paid in full.

-----NONE-----

(b) Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

-----NONE-----

4.3 Other priority claims.

-----NONE-----

PART 5: TREATMENT OF NONPRIORITY UNSECURED CLAIMS AND POSTPETITION CLAIMS

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata. A minimum sum of **-0-** and a minimum dividend of **20.000%** shall be paid to these claims. Any funds remaining after disbursements have been made to all other creditors provided for in this plan shall also be distributed to these claims.

5.2 Interest on allowed nonpriority unsecured claims not separately classified.

N/A

5.3 Maintenance of payments and cure of default on nonpriority unsecured claims.

----- NONE -----

5.4 Separately classified nonpriority unsecured claims.

----- NONE -----

5.5 Postpetition claims allowed under 11 U.S.C. § 1305.

Claims allowed under 11 U.S.C. § 1305 will be paid in full through the trustee.

-----NONE-----

PART 6: EXECUTORY CONTRACTS AND UNEXPIRED LEASES

6.1 The executory contracts and unexpired leases listed below are assumed and treated as specified. All other executory contracts and unexpired leases are rejected.

Assumed contracts or leases. Current installment payments will be disbursed by the trustee or directly by the debtor, as specified below. Arrearage payments will be paid in full through the trustee. Amounts stated on a proof of claim filed in accordance with the Bankruptcy Rules control over any contrary amounts listed below as to the installment payment and arrearage.

<u>Creditor/Collateral</u>	<u>CURRENT</u>		<u>ARREARS</u>	
	<u>Monthly Payment</u>	<u>Total to be paid</u>	<u>Amount to be paid</u>	<u>Monthly Payment</u>
AT T	per contract if applicable	per contract if applicable	\$0.00(e)	n/a
CABLE	Disbursed by: debtor		Disbursed by: trustee	

PART 7: ORDER OF DISTRIBUTION OF AVAILABLE FUNDS BY TRUSTEE

7.1 The trustee will make monthly disbursements of available funds in the order indicated by the “disbursement levels” in the attached Exhibit.

If available funds in any month are not sufficient to disburse all fixed monthly payments due under the plan for any disbursement level, the trustee shall allocate available funds to the claims in that disbursement level pro rata. If available funds in any month are not sufficient to disburse any current installment payment due under § 3.1, the trustee shall withhold the partial payment amount and treat the amount as available funds in the following month.

PART 8: VESTING OF PROPERTY OF THE ESTATE

8.1 Property of the estate will vest in the debtor upon discharge or closing of the case, whichever occurs earlier, unless an alternative vesting date is specified below:

PART 9: NONSTANDARD PLAN PROVISIONS

PATRICIA STAMPS treated unsecured due to failure of creditor to provide proof of perfection (Rule 3001(d), Federal Rules of Bankruptcy Procedure). (14 TOYOTA SIENNA TITLE LOAN)

TRUSTEE SHALL RETAIN, AS PROPERTY OF THE ESTATE, THE WAGE AND HOUR/WRONGFUL TERMINATION ACTION, AND IS AUTHORIZED TO PURSUE OR TRY THE CAUSE OF ACTION AND MAY, WITH COURT APPROVAL SETTLE THE LAWSUIT.

Approved:

/s/FLEXER LAW PLLC
FLEXER LAW PLLC
ATTY FOR THE DEBTOR
1900 CHURCH STREET SUITE 400
NASHVILLE, TN 37203-7203
615-255-2893
cm-ecf@flexerlaw.com

CHARLES M WALKER
Bankruptcy Judge

Original 341 Date: **October 12, 2021 9:00 am**

Case no: **21-02597-CW3-13**

Printed: **01/28/2022 3:32 pm**

EXHIBIT**SCHEDULED AND ALLOWED CLAIMS AND ORDER OF DISTRIBUTION**

The list below identifies the claims treated under this confirmed plan as of the submission of this order to the Court. This list is subject to modification based on the subsequent allowance or disallowance of claims.

The “disbursement level” indicates the order of distribution on a monthly basis. See Part 7 of the attached Order.

* An asterisk next to a claim indicates that a proof of claim has been filed for the listed creditor. No disbursements will be made on any claim pursuant to the plan unless a timely proof of claim is filed.

! An exclamation mark next to a claim indicates the trustee has placed a “reserve” on the claim and will withhold disbursements pending a further determination. For information about a “reserve” contact the trustee’s office.

	<u>Name of Creditor</u>	<u>Type of Claim</u>	<u>Order of Distribution</u>
	US BANKRUPTCY COURT	FILING FEE	1
	US BANKRUPTCY COURT	NOTICE FEE	2
	FLEXER LAW PLLC	ATTORNEY FEE	3
	FLEXER LAW PLLC	ATTY SUCCESS INCENTIVE/PRIOR ATTY	4
*	CAPITAL ONE BANK USA NA CC	UNSECURED CREDITOR	5
*	JEFFERSON CAPITAL SYSTEMS LLC PAYPAL CREDIT CC SYNCHRONY BANK	UNSECURED CREDITOR	5
*	KOHL'S CC	UNSECURED CREDITOR	5
*	LVNV FUNDING LLC CC CREDIT ONE BANK	UNSECURED CREDITOR	5
	MINTO MONEY	UNSECURED CREDITOR	5
	MURFREESBORO MEDICAL CLINIC	UNSECURED CREDITOR	5
*	PATRICIA STAMPS 14 TOYOTA SIENNA TITLE LOAN	UNSECURED CREDITOR	5
	PROGRESSIVE	UNSECURED CREDITOR	5
*	QUANTUM3 GROUP LLC VICTORIA SECRET	UNSECURED CREDITOR	5
*	SCOLOPAX LLC CC ERIOS MONEYKEY	UNSECURED CREDITOR	5
*	SCOLOPAX LLC CREDIT NINJA ERIOS	UNSECURED CREDITOR	5
*	SPEEDY RAPID CASH CONCORD FINANCE	UNSECURED CREDITOR	5
*	US DEPARTMENT OF EDUCATION NELN STUDENT LOAN	UNSECURED CREDITOR	5

Debtor	STAMPS	Case number	21-02597-CW3-13
	USAA FEDERAL SAVINGS BANK CC	UNSECURED CREDITOR	5
	VERIZON WIRELESS	UNSECURED CREDITOR	5
	1305 CLAIM	UNSECURED - 1305	6

Chapter 13 Plan

Page 7 of 7
This Order has been electronically signed. The Judge's signature and Court's seal appear at the top of the first page.
United States Bankruptcy Court.